

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24259-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benny S Cho
4 Mattocks Place
Closter, NJ 07624

Social Security No.:
xxx-xx-7401

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/13/18
Time: 09:00 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: August 22, 2018
JAN: wdh

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Benny S Cho
 Debtor

Case No. 18-24259-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db +Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125
 aty +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 lm +SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517648709 American Express, POB 1270, Newark, NJ 07101-1270
 517648710 +American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
 517648711 +American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4322
 517648712 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)
 517648717 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 517648713 +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
 517713076 CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517648724 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517648725 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 517648726 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517648727 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
 517648730 +Experian, P.O. Box 2002, Allen, TX 75013-2002
 517648731 +Experian, P.O. Box 4500, Allen, TX 75013-1311
 517648736 +Santander Bank Na, Po Box 12646, Reading, PA 19612-2646
 517648735 +Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646
 517648737 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517648738 +Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
 517648739 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
 517648740 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
 517648741 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370
 517677114 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2018 22:52:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 22 2018 22:52:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517648708 +E-mail/Text: bkrpt@retrievalmasters.com Aug 22 2018 22:52:13 AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832
 517648707 +E-mail/Text: bkrpt@retrievalmasters.com Aug 22 2018 22:52:13 AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 517648723 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 22 2018 22:57:18 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 517648722 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 22 2018 22:57:43 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517648729 +E-mail/Text: bknotice@ercbpo.com Aug 22 2018 22:52:21 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517648728 +E-mail/Text: bknotice@ercbpo.com Aug 22 2018 22:52:21 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 517648732 E-mail/Text: cio.bncmail@irs.gov Aug 22 2018 22:51:42 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
 517648734 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 22 2018 22:57:52 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
 517648733 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 22 2018 23:21:50 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517648718* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
 517648719* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
 517648720* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
 517648721* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
 517648714* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
 517648715* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
 517648716* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413

TOTALS: 0, * 7, ## 0

District/off: 0312-2

User: admin
Form ID: 132

Page 2 of 2
Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
David G. Beslow on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Structured Asset Mortgage Investments II Inc., Et
Al... rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5